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THE ROLE OF COUNSELING IN FINANCIAL AID

Carmencita Quesada-Fulgado

A decade and a half ago, the role of the financial aid officer was brought into focus when agencies of the federal government began to provide large amounts of assistance to college students. Students and institutions have become increasingly dependent on financial aid programs because of rising educational costs, increasing enrollments, and greater availability of funds. These factors have resulted in a rapid expansion of financial aid offices in colleges and universities which made the function of the financial aid officer increasingly important. Johnstone (1973) states that, "in a remarkably short period of time we have witnessed the creation of a true profession, one which demands empathy with students, skills with accounts, perseverance with budget committees, sensitivity to the great mysteries of federal and state appropriations, patience with government agencies (p. 13)."

In the same article Johnstone (1973) stated that the financial aid profession must work beyond the traditional need analysis in view of the trend towards direct aid to students. All need analysis can tell is an annual cost after subtracting an expected student and parental contribution from an estimated annual budget. If the role of the parents as a substantial source of student support were diminished, the highly systematized need analysis aimed at revealing a fair and objective family contribution may become increasingly irrelevant.



This article was presented originally at a workshop at the annual conference of the New York State Financial Aid Administrators Association (NYSFAAA) in October, 1973. Dr. Fulgado is the Coordinator of Financial Aid at York College of the City University of New York. She also serves as an assistant professor in the Division for Student Development and as a counselor to international students.

I do not intend to refute or defend Johnstone's (1973) observations. But, likewise, I suggest that we go beyond need analysis, and I strongly urge that we focus our attention on an important issue — the student. Perhaps, in our trying to be sensitive to the great mysteries of federal and state appropriations and patient with governmental agencies, we tend to lose sight of the fact that financial aid is essentially a student personnel function. We may get so carried away with the maintenance of precise regulations and need analysis, adequate records, and efficient accounting procedures, that we become engrossed administrators rather than concerned financial aid counselors who assist the individual student.

Our financial aid functions are not simply fiscal in character. As financial aid officers we cannot help but be involved, deeply at times, with the student's values, objectives, plans, and his sense of reality. We must recognize the fact that the financial need of the student is circumscribed within his educational and vocational plans, career goals and even with health and adjustment aspects of his development. Therefore, it seems logical for the financial aid program to be an integral part of a total student personnel service and operate under a counseling frame of reference.

What Is Counseling?

Counseling is one of those words that everybody understands but no two people seem to understand in precisely the same way. Leona Tyler (1961) states that during the last half century there has been an ever-increasing amount of professional counseling carried on and an increasing number of people who see themselves primarily as counselors, that the word has become difficult to define. However, she suggests one way of formulating a definition of counseling, for the professional or for the man in the street. Start by saying that it is a process designed to help a person answer the question, "What shall I do?"

The problem of making choices and the challenge of decision making are fundamental human activities which become complex in an "age of anxiety". Writers have pointed out that the prevailing word of our time is one of uncertainty and apprehension produced by factors ranging all the way from broken homes to the threat of atomic annihilation. It has been said that the complexity of the occupational world and the rapid social-cultural change may have led to the development of the counseling profession (Tyler, 1961).

Counseling as a profession is a product of two historical streams. The first of these is the vocational guidance movement which aimed at helping the youth make a good choice of occupation. The vocational counselor is expected to give available information to the counselee and help him comprehend and utilize it. The information includes occupational characteristics as well as the counselee's own capabilities and limitations. It is for this reason that as years passed occupational information and the testing program gradually developed.

The other stream which merged with the vocational guidance movement was the mental health program which focused on mental illness as an individual experience and a social problem. The public became concerned about

human motivation and behavior as playing a vital role in understanding social ills such as delinquency and drug addiction.

The schools led the vocational guidance movement while the mental health program was dominant in clinics and social agencies. However, the inevitable merge took place when the vocational counselors realized that vocational choice is inextricably related to personal, social and emotional problems of their counselees.

On the other hand, the counselors in mental health agencies found that their clients' inner conflicts are affected if not caused by external factors. Thus, at present, the trained counselor offers both kinds of service — that of "helping people to make wise choices and helping them to improve their emotional health and well being (Tyler, 1961, p. 12)."

Schools today are aware of the complexities of modern life especially as it confronts the adolescent boy and girl. The presence of students of diverse backgrounds and ages in college campuses has made the need for counseling very apparent. Vocational guidance became part of a total program for student personnel service, with counselors trained in professional counseling. Complicated curricula, conflicting life patterns, attitudes and standards, adjustment problems, sexual problems — are just a few of the usual types of problems handled in college counseling centers.

College campuses today no longer have just the typical middle class student living at home and supported by his parents. He has been joined by students like Franklin, a dependent student living with his parents who are receiving public assistance and who want him to be a doctor but he would rather be a gym teacher; Joan, self-supporting student who shares an apartment with her boyfriend, and discovers herself pregnant; David, a veteran with a wife and two children, and who finds difficulty in adjusting to civilian life; Maria and Ricardo, a young married couple trying to make it through college and bring up a young child; and Mrs. Brown, mother of three school age children, receiving public assistance, active community worker and presently enrolled in a social work program.

The presence of these diverse types of students with equally diverse problems made it customary to classify counselors into problem-areas of specialization such as educational-vocational counselor, personal counselor, career and placement counselor, vocational rehabilitation counselor, veteran-draft counselor, and the financial aid counselor. Such classifications are based mainly on the overt reason the student approaches the service or how the student sees the problem. Regardless of type, it must be pointed out that the foundation of the whole enterprise is the relationship between the counselor and the counselee. The relationship is such that the counselee has confidence in the counselor and feels safe with him but with limitations that promote the counselee's own development. It involves a process of working together — that is, the counselor and the student mutually seeking to discover the student's potentialities and make plans for their development.

The Financial Aid Officer As A Counselor

Not too long ago offices of financial aid were making awards through "scholarships" based primarily on academic promise rather than financial

need. Today, these offices handle millions of dollars of aid in forms of grants, employment and loans awarded to students who without such assistance would be unable to attend college. The goal of financial aid has been to open the doors of higher education to those with the ability and desire to learn regardless of family financial circumstances. The development of a coordinated student financial aid program has been accelerated by the expansion of a variety of forms of aid, including federal aid. And with this rapid growth of aid programs evolved the career of the financial aid officer. Today, it is generally held that the financial aid office is a vital adjunct to student personnel services and the admission's office. It enables many students accepted for admission to enroll and earn their degree regardless of financial limitations. Since it is a program concerned over the development and progress of the individual student, the financial aid office has become important in the student personnel area.

Operating within a student personnel framework, the financial aid officer is a counselor who, in determining eligibility status or whether to consider work or loan, may bring out questions involving the student's values and ambition. Therefore, the financial aid counselor must be sensitive to the needs of the individual, not just financial needs but the general need structure of the student. The financial aid counselor recognizes the fact that more often than not financial problems may be the cause or effect of emotional problems. Problems regarding concept of self, ability to succeed, sense of worth, acceptance of responsibility, need for independence — are just a few of the conflicts which threaten the academic success of the financial aid recipient. Whenever necessary, the financial aid counselor becomes a personal or vocational counselor of the student receiving financial assistance.

The financial aid counselor does not "process" students. After careful evaluation through a financial aid interview, awards are made based on individual differences. Such counseling interview takes into account the student's values and concept of reality. For example, a student from the poorest economic status may be resistant to taking a loan for future gains. A student's career objective may also require a unique approach in financial aid counseling in terms of loan obligations or opportunities for work. Therefore, there can be no automatic decisions regarding financial aid. Each case requires a willingness by the financial aid counselor to view the individual circumstances of the aid applicant.

The students cited earlier as representatives of the diverse types of students these days, are all financial aid recipients. The dependent student on public assistance, the independent student, the veteran student, the married couple, the mature student — they all have financial need, but, likewise, they all need guidance in working through college. It is also important to consider that the position of the financial aid counselor is quite strategic for, usually, he is the first counselor seen by these students with financial difficulty after admission to the college. They readily open up to the financial aid counselor because the interview starts with something concrete and specific such as educational expenses and resources. Students find the counseling interview less threatening than if they were to talk about their personal conflicts such

as identity and sexual problems. Therefore, the financial aid counselor can easily gain rapport with the students. Such relationships can even become reinforced when they get their financial aid award.

However, the job of the financial aid counselor goes beyond the making of awards. For those involved with student job placement, ways should be developed to make the employment a learning experience. Work supervisors should be encouraged to discuss the work of the student employees. Positive student attitudes toward job obligations should be developed. Group counseling and workshops are beneficial in working at such attitudes by discussing the educational dimensions of the experience. Similarly, workshops should be developed to discuss the obligations of students regarding loans when they first receive the loan and not wait until the exit interview. With better understanding of their award, its terms, and their obligations, financial aid recipients will regard the aid program as a privilege as well as a learning experience, and, perhaps, we shall have low attrition and less delinquent accounts. In education, there is a saying that one should not vouch that he has taught when no one has learned. Similarly, the financial aid program cannot vouch for its success in aiding students if we retain only a few who eventually graduate and have a lot of drop-outs with delinquent accounts.

Finally, it is impossible to isolate a single area of a student's life such as his financial difficulty and deal with it apart from any consideration of other areas of his life. The financial aid counselor encounters personal, social, vocational and emotional problems besetting the financial aid student. Although the financial aid counselor cannot and should not deliberately develop a relationship of a therapeutic nature with the student, he perceives and appreciates the student's feelings and helps him cope with tensions and conflicts which may block his self development and employability. He is primarily interested in helping the student gain insight into the process of educational and vocational adjustment and expedite referral whenever necessary. It is therefore important that the financial aid counselor is aware of other counseling and supportive resources for students in order to facilitate referral to other services such as academic advisement, psychological testing and counseling, health service, and housing information.

Projection For The Future

The speculation is that financial assistance will become an entitlement program, financed by state and federal governments, guaranteed to every individual and calculated on the basis of educational costs and parental income. More and more of the determination of financial aid is being taken away from the institutional aid officers. The federal government prefers direct aid to students rather than indirect aid through the colleges. As Johnstone (1973) puts it, "trends still suggest that aid will increasingly flow to students quite independently from institutions of higher education and their offices of student financial aid (p. 14)". Therefore, analysis by the institution may become unnecessary.

Such speculation does not lead one to conclude that the financial aid profession will be phased out. The management function will still be there — records to keep, certifications to make, withdrawal notices to send out, etc.

However, these should not be all. Perhaps we really need to go beyond need analysis, beyond the administrator's role. In a time when rapid change and institutional expansion have altered the opportunities for students to receive individual attention, the financial aid officer should take on added importance and enlightened flexibility. The growing impersonalism in campuses can be altered by developing the counseling function of the financial aid officer. He can be a general financial counselor to the student and help him manage his finances. He can develop pertinent occupational information regarding job requirements, career opportunities and employment trends. He can now see the student as a unity and assist him in discovering and overcoming any barriers which may prevent him from reaching his goal. Whenever necessary, the financial aid counselor can conduct group counseling sessions to supplement individual counseling interviews.

It follows, therefore, that the financial aid officer as a counselor should have a broad general education combined with an alertness to the world. His education should equip him with an understanding not only of management and fiscal matters, but also of the psychological principles which underlie the counseling relationship. His psychological preparation should also give him an understanding of himself, his personal values, feelings and needs, and how these affect his work as a financial aid officer.

The role of the financial aid officer is changing and we must continue to adapt to these changes and meet the challenges in our society.

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